DOCUMENT RESUME

ED 271 122 IR 051 559

AUTHOR Skeen, Molly M., Comp.; Wessell, Deborah P., Comp.
TITLE A Basic Library for Savings Institutions. Third Edition.
INSTITUTION Federal Home Loan Bank, San Francisco, Calif.
PUB DATE 86
NOTE 31p.; For the second edition, see ED 234 789.
PUB TYPE Reference Materials - Bibliographies (131)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Annotated Bibliographies; *Banking; Books; Business; *Information Sources; *Library Collections; Periodicals; Reference Materials; Special Libraries

ABSTRACT

This booklet provides brief descriptions of approximately 180 books, journals, looseleaf services, and reference materials pertinent to the thrift industry. It is noted that the bibliography can be used to establish a savings institution library or to update the collection of an existing one. Topics covered include accounting, data processing, finance, financial services industry, human resources, legal and regulatory affairs, lending, management, marketing, operations, real estate, reference books, and retail financial services. Membership prices are listed for material published by the U.S. League of Savings Institutions and other thrift-related organizations; nonmember prices are given for the publications of banking groups. The names and addresses of 70 business information publishers are also provided. (THC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

A Basic Library
For Savings Institutions

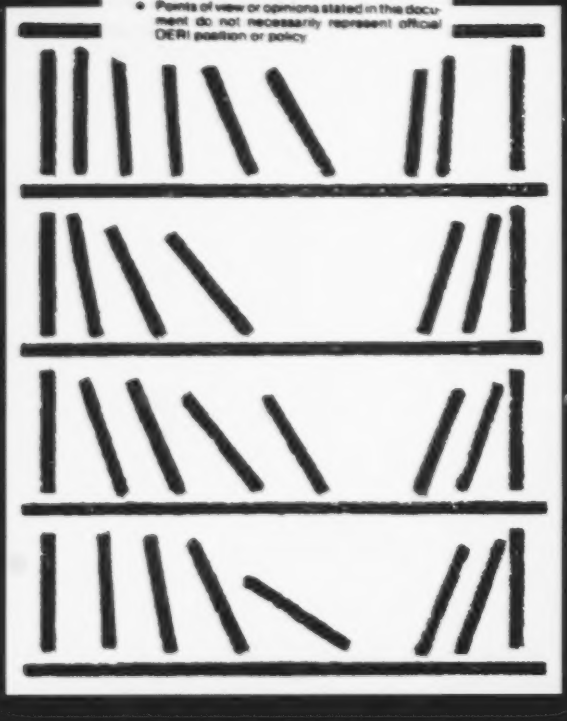
ED271122

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

This document has been reproduced as received from the person or organization originating it.

☐ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.



IR051559

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Deborah P. Wessell

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

A Basic Library for Savings Institutions

Compiled by

Molly M. Skeen
Federal Home Loan Bank
of San Francisco

Deborah P. Wessell
Federal Home Loan Bank
of Seattle

Third Edition, 1986

Introduction

This third edition of *A Basic Library for Savings Institutions* offers brief descriptions of some 180 books and journals pertinent to the thrift industry. It can be used to establish a savings institution library, to update the collection of an existing one, or simply to select publications on a specific topic.

Membership prices are listed for material published by the U.S. League of Savings Institutions and other thrift-related organizations; nonmember prices are given for the publications of banking groups. In all cases, prices may have changed since the preparation of this bibliography. The publishers' addresses and phone numbers on page 28 can be used to verify prices and to request catalogs of publications and sample issues of journals.

The authors of *A Basic Library* welcome comments, questions, and suggestions for future editions.

Table of Contents

	Page
Introduction	3
Accounting	5
Data Processing	5
Finance	6
Financial Services Industry	8
Human Resources	10
Legal and Regulatory	12
Lending	13
Management	14
Marketing	16
Operations	18
Real Estate	20
Reference Books	23
Retail Financial Services	25
List of Publishers	28

Accounting

Auditing for the Future: Internal Audit Manual, *second edition. Financial Managers Society, 1984.* This manual covers all levels of the internal audit function, including operations, compliance, and financial audits. $250.00

Handbook of EDP Auditing. *Warren, Gorham & Lamont, 1985.* An exhaustive guide to all aspects of EDP auditing, with sections on computer processing, accounting systems, controls, and documentation. Includes an appendix of forms and charts, a glossary, and a bibliography. $84.00

Handbook of Modern Accounting, *second edition, by Sidney Davidson and Roman L. Weil. McGraw-Hill, 1983.* A comprehensive guide to preparing and interpreting accounting information, with each topic addressed by an expert academic or practitioner. $54.95

How to Manage Costs and Pricing. *Financial Managers Society for Savings Institutions, 1981.* An executive's manual on cost accounting for responsibility reporting and product pricing. Includes step-by-step case studies, glossary, and bibliography. $150.00

Savings and Loan Associations, an AICPA Audit and Accounting Guide, *second revised edition, prepared by the Committee on Savings and Loan Associations. American Institute of Certified Public Accountants, 1985, 146p.* A standard audit and accounting guide for savings institutions. $7.25

Standard Accounting Manual for Savings and Loan Associations. *U.S. League of Savings Institutions, 1981.* A working guide for the thrift controller or manager for the regular recording of transactions. The manual assumes a basic knowledge of accounting and the savings institution business. A supplement, published in 1984, covers accounting procedures for new areas of activity in the industry. $90.00/set

Data Processing

Periodicals

Computers in Banking. *Dealers' Digest, Inc. (monthly).* Articles on bank data processing topics such as automated tellers, funds transfer, and office automation. Includes reviews of new hardware and software products. $35.00/year

Books

Computer Control and Security, *by William E. Perry. John Wiley & Sons, 1981, 207p.* Aimed at the data processing manager and systems analyst, this book discusses the risks that arise in a computerized business environment, computer control strategy, implementation of controls, the integrity of data, and the effectiveness of controls. $38.50

Financial Institutions Automation Survey. *Association of Information Managers for Financial Institutions (annual).* This annual survey gives an overview of the operations of 601 data centers servicing the financial industry, including savings institutions, banks, and credit unions. $75.00

Microcomputers in Financial Institutions, *by M. Arthur Gillis. Dow Jones-Irwin, 1985, 264p.* The author, a computer consultant with extensive banking experience, discusses hardware and software, budgeting, support services, data security, and microcomputer trends. The book includes a directory of software firms and 25 short case studies. $25.00

Finance

Periodicals

Blue Chip Financial Forecasts. *Capitol Publications, Inc. (monthly).* Consensus forecasts about interest rates, monetary policy, and loan demand from a panel of financial analysts. $244.00/year

Institutional Investor. *Institutional Investor, Inc. (monthly).* This journal includes news and feature articles about corporate finance, portfolio management, pension funds, investment banking, and other topics of interest to money managers. $135.00/year

Books

Asset/Liability Management, *by James V. Baker. American Bankers Association, 1981, 127p.* A guide to five different asset/liability management methods. Includes chapters on rate-sensitivity analysis and interest rate futures. $27.00

Finance for the Nonfinancial Manager, *second edition, by Herbert T. Spiro. John Wiley & Sons, 1982, 278p.* A manager's guide to accounting practices, budgeting, cash management, investments, and other financial topics. $26.95

Financial Futures Markets: A Handbook for Managers and Directors, *by Oliver H. Jones. U.S. League of Savings Institutions, 1983, 86p.* A guide to the principles and techniques of hedging interest rate risk with financial futures contracts. Intended for managers and directors of savings institutions. $22.95

Financial Futures Markets: An Operations Guide, *by Oliver H. Jones. U.S. League of Savings Institutions, 1983, 142p.* Directed to the savings institution executive, this study presents the information needed to understand the financial futures markets, to determine whether a hedging program is a useful tool for managing interest rate risk, and to develop and conduct a hedging program. $44.95

Financial Markets: Instruments and Concepts, *second edition, by Kent H. Baker. Reston Publishing Company, 1986, 595p.* A useful collection of articles on money market and capital market instruments, financial innovations, and market relationships. $26.95

Financial Swaps: New Strategies in Currency and Coupon Risk Management, *by Carl R. Beidleman. Dow Jones-Irwin, 1985, 304p.* The author traces the evolution of management instruments, discusses their advantages and disadvantages, and highlights their business applications. Includes case studies and a bibliography. $35.00

Handbook of Financial Markets: Securities, Options & Futures, *edited by Frank J. Fabozzi and Frank G. Zarb. Dow Jones-Irwin, 1986, 785p.* A guide to portfolio management for both new and veteran investors. Each chapter is written by an expert in the field. $55.00

Inside the Financial Futures Market, *second edition, by Mark J. Powers. John Wiley & Sons, 1984, 369p.* A guide to trading financial futures. Describes money market instruments and techniques for price analysis and hedging. $24.95

Managerial Finance, *eighth edition, by Fred Weston and Thomas E. Copeland. Dryden Press, 1986, 992p.* A valuation orientation is the central unifying theme in this basic text on financial management. It covers the time value of money, capital budgeting and structure, cost of capital, dividend policy, mergers, and financial reorganizations. $28.95

Managing Bank Assets and Liabilities, *by Marcia Stigum. Dow Jones-Irwin, 1983, 429p.* A detailed presentation on maximizing profits within the constraints imposed by liquidity and capital adequacy requirements. $35.00

The Money Market, *by Marcia Stigum. Dow Jones-Irwin, 1983, 728p.* A comprehensive guide to the money market. Includes information on money market instruments, the major money market participants, pricing, the role of brokers and dealers, and the relationships that exist among the different market sectors. $37.50

Money Market Calculations: Yields, Break-Evens, and Arbitrage, *by Marcia Stigum. Dow Jones-Irwin, 1981, 199p.* This book clearly describes and illustrates a wide range of money market calculations, including discount securities, interest-bearing securities, futures contracts, and foreign paper, using a simple notation system for the reader with little or no mathematical background. $35.00

Prospects for Financial Markets. *Salomon Brothers (annual).* This Salomon Brothers forecast projects developments in the national economy, Federal Reserve Board policy, corporate and consumer finance, housing, and interest rates. Includes financial tables on credit demand factors and sources of funds. Free

Financial Services Industry

Periodicals

American Banker. *American Banker (daily).* This major banking newspaper covers economic conditions, regulatory and legislative news, and stories about developments at individual financial institutions. Includes statistical tables on the money markets and periodic ranked lists of financial institutions based on size, performance, specialities, etc. $395.00/year

Bank Reading Review. *Council of Financial Competition (bimonthly).* This digest summarizes and evaluates banking articles, market surveys, industry reports, and government studies. $120.00/year

Bankers Magazine. *Warren, Gorham & Lamont (bimonthly).* The oldest American banking journal, first published in 1846. Contains substantive articles on current banking topics directed to bank management, as well as economic commentary and reviews of new books. $60.00/year

Bottomline. *National Council of Savings Institutions (monthly).* The National Council resulted from the 1983 merger of the National Savings and Loan League and the National Association of Mutual Savings Banks. This journal provides feature articles and monthly columns on all aspects of the thrift industry. $50.00/year

Directors Digest. *U.S. League of Savings Institutions (monthly with quarterly supplements).* Articles on topics of interest to savings institution directors, including legislative and regulatory developments, marketing, and the director's role in the institution. $15.00/year

Economic Topics for Savings and Loan Management. *U.S. League of Savings Institutions (monthly).* An economic forecasting letter written for the savings institution executive. Covers money market conditions, savings flows, and housing and mortgage trends. $30.00/year

8

Federal Home Loan Bank Board Outlook. *FHLB System Publication Corporation (bimonthly).* This publication, which superseded the *Federal Home Loan Bank Board Journal*, focuses on competitive and regulatory topics with articles by industry leaders and outside experts. Free

Federal Reserve Bulletin. *Federal Reserve Board (monthly).* Articles, official announcements, and monetary and banking statistics from the Federal Reserve System. Many of the statistical series are compiled in the quarterly *Federal Reserve Chart Book* and annual *Historical Chart Book*. $20.00/year

Kaplan-Smith Report. *Kaplan, Smith & Associates (monthly).* Incisive commentary from the financial services consulting firm, analyzing current developments in the thrift and banking fields. Good charts and graphs. $195.00/year

Membership Bulletin. *U.S. League of Savings Institutions (occasional).* Prepared by the League's chief executive officer, this bulletin reviews the economic trends, legislative activities, and business conditions that affect savings institutions, as well as explaining League viewpoints and positions. $20.00/year (members only)

National Thrift News. *National Thrift News (weekly).* The only newspaper specializing in current events in the thrift industry. Includes nationwide coverage of legislative, regulatory, and secondary market news. $95.00/year

Savings Institutions. *U.S. League of Savings Institutions (monthly).* The principal thrift industry magazine. Includes news and feature articles on developments in real estate finance, marketing, legislation, operations, and money markets. Formerly titled *Savings and Loan News*. $28.00/year

Savings and Loan Reporter. *Mortgage Commentary Publications (weekly).* A newsletter on legislative developments including congressional actions, Federal Home Loan Bank Board regulations, and actions of other financial regulatory agencies. One topic is usually covered in depth each week. $200.00/year

TWH Banker's Watch. *TWH Corporation (weekly).* A weekly summary of developments in the financial services industry, drawn from a wide range of published sources. Issues often include one or more full-page background memos on current topics of special interest. $150.00/year

Books

The Board Member's Manual. *U.S. League of Savings Institutions, 1984, 76p.* An introduction to the savings business, board functions, and directors' responsibilities, by the editors of *Directors Digest*. $15.00

The Effective Bank Director, *by Don Wright. Reston Publishing Co., 1985, 271p.* Aimed at new bank directors and at those who choose them, this book addresses the selection, organization, and functions of a board of directors; long- and short-range planning; gauging bank management and performance; and the future under deregulation. $32.00

Handbook of Savings and Loans. *Institute of Financial Education, 1982, 141p.* An overview of the savings institution business—history, savings and lending functions, financial management, and operation—aimed at employees who are new to the industry. $4.50

Management of Financial Institutions, *by Benton E. Gup. Houghton Mifflin, 1984 530p.* A college-level textbook that covers the financial system and interest rates; banking; thrift institutions; insurance and pension plans; and other financial intermediaries. The author focuses on the changing financial environment, and on new techniques of interest rate risk management and asset/liability management. $30.00

Principles of Banking, *second edition, by Eric N. Compton. American Bankers Association, 1983 385p.* A basic text on the history, structure, and operation of banking in the U.S. $27.00

The Savings and Loan Industry: Current Problems and Possible Solutions, *by Walter J. Woerheide. Quorum Books, 1984, 216p.* The author reviews the history of the Federal Home Loan Bank System and recent thrift legislation, then discusses the development of alternative mortgage instruments, financial futures trading, and consumer lending, as well as the elimination of interest rate ceilings and the introduction of NOW accounts. $35.00

Savings Institutions Today. *Institute of Financial Education, 1985, 458p.* A broad, introductory text on the history of savings institutions, their structure and financial functions, their relation to the housing industry, and their regulatory and competitive environments. $24.95

Human Resources

Periodicals

Journal of Compensation and Benefits. *Warren, Gorham & Lamont (bimonthly).* A journal for professionals who manage benefits programs and human resources departments. $84.00/year

Personnel Journal. *Personnel Journal (monthly).* A good overview of personnel topics, with articles on recruitment, training, labor relations, compensation/benefits, and legal issues. $34/year

Books

After the Merger: Managing the Shock Waves, *by Price Pritchett. Dow Jones-Irwin, 1985, 140p.* The author provides guidelines for managing the "people dynamics" of a merger: productivity, morale, power struggles, and staff duplication. $19.95

BAI Bank Cash Compensation Survey. *Bank Administration Institute (annual).* BAI's national bank salary survey looks at officer and nonofficer positions. It includes mean and median salaries, data on age, tenure in the position, and number of employees supervised. $75.00

Banker's Guide to Personnel Administration, *by C. Eugene Looper. Bankers Publishing Company, 1983, 360p.* A practical, common-sense guide to personnel concepts and procedures, including sample forms, a policy manual, job classification system, and personnel audit format. $42.00

Job Descriptions in Banks, *by Frank Oldham, Jr. Bankers Publishing Company, 1984, 237p.* A guide to planning, writing, and using job descriptions, with more than 175 samples for banking positions. $42.00

Personnel Systems and Procedures for Financial Institutions. *SAF Systems and Forms, 1982.* A set of 10 booklets presenting a personnel system especially geared to financial institutions. The booklets are titled: (1) Introduction and Index; (2) Basic Employment Practices; (3) Training and Development; (4) Coaching and Counseling; (5) Performance Appraisal; (6) Compensation; (7) Affirmative Action Planning; (8) Personnel Records and Reports; (9) Evaluation of the Personnel System; and (10) Personnel Forms. $99.50

Planning In-House Training, *by Stephen F. Sauer and Ronald E. Holland. Learning Concepts, 1981, 173p.* A workbook for planning in-house learning events and for developing planning skills. The focus is on the planning cycle for a single training program, with continuing assessment of the planner's skills throughout the process. $12.95

Prevailing Financial and Data Processing Starting Salaries. *Robert Half International, Inc. (annual).* A salary survey of accounting, banking, and EDP positions conducted by Robert Half International annually since 1950. Free

Survey of Bank Personnel Policies and Procedures, *by Andrew M. Mosko. Bank Administration Institute (annual).* This survey of 1,500 banks offers a statistical compilation, by asset size, of bank practices and experience with personnel operations, turnover, wage and salary administration, training, time off, hours of work, and various benefits. $36.00

Employment law and practice loose-leaf services. The major legal publishers, including Bureau of National Affairs, Commerce Clearing House, Prentice-Hall, and Research Institute of America, produce loose-leaf services covering federal and state labor requirements for equal employment opportunity, job safety, pensions, and other employment issues.

Legal and Regulatory

Periodicals

Legal Bulletin. *U.S. League of Savings Institutions (bimonthly).* Authoritative articles on savings institution law plus current court decisions of interest to thrift management. Federal and state legislative and regulatory changes are also reviewed. $24.00/year

Special Management Bulletin. *U.S. League of Savings Institutions (irregular).* Prepared by U.S. League experts to explain significant changes in laws or regulations. A bulletin may contain the text of the law or regulation, suggested forms, and steps for compliance. $75.00/year

Washington Financial Reports. *Bureau of National Affairs (weekly).* News and analysis of legislative and regulatory activity affecting financial institutions. Includes the full text of significant congressional actions, policy statements and speeches, and a good subject index for tracing specific topics. $550.00/year

Washington Notes. *U.S. League of Savings Institutions (weekly).* A newsletter with brief articles about legislative and regulatory activity affecting the savings institution business. Covers a variety of topics each week, including congressional committee activities. $95.00/year

Books

Annual Review of Banking Law, Morin Center for Banking Law Studies. *Warren, Gorham & Lamont (annual).* Provides an annual overview of legal developments in banking. $72.00

Brady on Bank Checks, *by Henry J. Bailey. Warren, Gorham & Lamont, 1979 (with semiannual supplements).* A treatise on the legal aspects of bank checks, with sections on deposit, collection, payment, nonpayment, and forgery. $64.50 (main volume)/$50.25 (semiannual supplement)

Equal Credit Opportunity Manual, *third edition, by Ralph C. Clontz, Jr. Warren, Gorham & Lamont, 1979.* A guide to the administration of credit application programs in compliance with the Equal Credit Opportunity Act and Regulation B. Includes sample forms and a legislative history of the Act. Supplements are published semiannually. $79.50 (main volume)/$54.00 (semiannual supplement)

Federal Guide. *U.S. League of Savings Institutions (4-volume, loose-leaf service, updated monthly).* A compilation of federal laws, regulations, rulings, and court decisions affecting the operation of savings institutions and cooperative banks. Includes U.S. League commentary. Volume 1, which covers the basic laws and regulations, is available separately under the title *Supervisory Service. Federal Guide:* Core, $350.00; updates, $275.00/year. *Supervisory Service:* Core, $200.00; updates, $165.00/year.

Responsibilities and Liabilities of Savings Institutions Directors, *by Robert E. Barnett. Commerce Clearing House, 1984, 112p.* A summary of the federal statutes and regulations applicable to directors of federally chartered and FSLIC-insured savings institutions. $10.50

Simplified Consumer Credit Forms, *by Carl Felsenfeld and Alan Siegel. Warren, Gorham & Lamont, 1978.* A collection of model contracts and forms, written in nontechnical language, covering most areas of consumer credit. Supplements are published semiannually. $61.50 (main volume)/$48.00 (semiannual supplement)

Truth-in-Lending Manual, *fifth edition, by Ralph C. Clontz, Jr. Warren, Gorham & Lamont, 1982.* A guide to compliance with the Truth-in-Lending Act and Regulation Z. This work includes the text of the law, regulations, Official Staff Commentary, forms, and procedures. $97.50 (main volume)/$80.00 (semiannual supplement)

Guides to State S&L Laws. Some of the state savings institution leagues publish annotated guides to laws affecting state-chartered institutions.

Lending

Periodicals

Journal of Commercial Bank Lending. *Robert Morris Associates (monthly).* Practical articles on various aspects of commercial lending, including legal issues and lending to specific types of businesses. $24.50/year

Books

Commercial Lending Basics, *by Edward K. Gill. Institute of Financial Education, 1983, 224p.* Covers the commercial lending environment, basic financial aspects, lending policy, credit analysis, and loan administration. $17.95

Consumer Lending Guide. *U.S. League of Savings Institutions, 1981, 108p.* A guide to the consumer lending market and to planning, establishing, and managing a consumer credit department. $25.00

Corporate Banking: A Practical Approach to Lending, *by Jay M. McDonald. American Bankers Association, 1981, 444p.* This textbook, directed to the less experienced commercial lender, discusses in detail the role of the loan officer; the lending environment; financial analysis; loan structuring, pricing, and administration; and problem loans. $33.00

Retail Bank Credit Report. *American Bankers Association (annual).* A description of recent trends in consumer lending, including expenses, losses, terms and maturities, portfolio composition, staff sizes, and bank card programs. $60.00

Problem Loan Strategies, *by John E. McKinley. Robert Morris Associates, 1985, 168p.* This book provides a decisionmaking process for the prevention, detection, analysis, workout, and collection of problem loans. $28.00

Profitable Consumer Lending: A Guide to Lending, Collection, and Compliance, *by Robert D. Hall, Jr. and F. Blake Cloonen. Bankers Publishing Company, 1984, 181p.* A practical manual on credit policies, collecting past-due accounts, credit counseling, loan costs and pricing, and regulatory compliance. $39.00

Variable Rate Lending, *by D. Edwin Schmelzer. American Bankers Association, 1984, 259p.* An operating manual on the design, implementation, and marketing of variable-rate lending products, with appendices of sample forms, interest rate statistics, and a software selection guide. $67.50

Management

Periodicals

Administrative Management. *Geyer-McAllister Publications (monthly).* A management trade journal that reviews developments in word and data processing, office equipment, telecommunications, office management, and personnel. $20.00/year

Business Week. *McGraw-Hill (weekly).* Concise coverage of national and international business news, and analysis of current events for their effects on the business world. Quarterly "scoreboards" give financial statistics on leading companies in various industries. $39.95/year

Forbes. *Forbes (biweekly).* Contains short, readable articles of interest to business executives, as well as tables of financial statistics and various annual compilations. $42.00/year

Fortune. *Time, Inc. (biweekly).* A business magazine aimed at upper management, with well-written articles on individual corporations and executives, economic and financial issues, new technology, and current news. $39.00/year

Harvard Business Review. *Graduate School of Business Administration, Harvard University (bimonthly).* Practical, thoughtful articles on all aspects of management, written by recognized authorities in a variety of fields. $35.00/year

Supervisory Management. *American Management Associations (monthly).* Contains short articles and case studies on topics such as affirmative action, counselling, training, supervisory relations, and employee development. A useful source for new supervisors. $22.00/year

Wall Street Journal. *Wall Street Journal (daily).* The essential financial newspaper, covering business and financial news, money market statistics, stock market quotes, and articles on developments that affect business. $114.00/year

Books

The Dow Jones-Irwin Guide to Using the Wall Street Journal, *by Michael B. Lehman. Dow Jones-Irwin, 1984, 227p.* An illustrated guide to organizing and interpreting the business and economic data found in the *Wall Street Journal*. Includes chapters on the Federal Reserve, interest rates, business cycles, the stock market, and economic indicators, as well as listing the *Journal's* various statistical series. $19.95

Economics in the Real World: How Political Decisions Affect the Economy, *by Leonard Silk. Simon and Schuster, 1984, 298p.* Silk, the *New York Times* economics columnist, describes in a highly readable fashion the major shifts in economic policy and theory over the past 20 years. $16.95

Handbook for Banking Strategy, *edited by Richard C. Aspinwall. John Wiley & Sons, 1985, 800p.* This collection of papers by experts from academia, business, and government explores the role of financial intermediaries, major forces for change, specific manifestations of change in the markets, and the implications for effective management. $56.95

In Plain Words: A Guide to Financial Services Writing. *Institute of Financial Education, 1984, 334p.* A clear, up-to-date textbook on business writing that emphasizes letters and reports pertinent to financial services. Includes sample letters and a chapter on word processing. $19.95

Making It in Management: A Behavioral Approach for Women Executives, *by Margaret Fenn. Prentice-Hall, 1978.* A guide to management concepts and leadership skills, with an emphasis on the different approaches of male and female managers. $4.95

Management of Time, *by James T. McKay. Prentice-Hall, 1959, 176p.* This tried and true guide explains how to overcome time pressures by storing your energy and focusing your thinking. $4.95

Management: Tasks, Responsibilities, Practices, *by Peter F. Drucker. Harper & Row, 1974, 839p.* This comprehensive, practical handbook on the discipline of management, by the country's preeminent authority on the subject, is a standard reference source for managers at all levels. $23.95

A Master Guide to Public Speaking, *by Robert L. Montgomery. Harper & Row, 1979.* A speaker's guide to formal presentations, impromptu speaking, interviews, and participation in meetings, and to the use of visual aids and humor in speeches. $14.37

Preparing Administrative Manuals, *by Susan Z. Diamond. American Management Associations, 1981, 133p.* A guide for the preparation of procedures, policy, training, and reference manuals from the planning through the production stages. $24.95

Strategic Management for Bankers, *by Richard W. Sapp. Planning Executives Institute, 1984, 224p.* Discusses strategic planning, including environmental scanning, internal analysis, and strategy formulation; strategic action, which translates the strategy to action and links budgeting and information systems to the process; and strategic thinking, as a means of seeing issues from multiple perspectives. Each element is explained in terms of specific bank situations. $20.00

Marketing

Periodicals

Bank Marketing. *Bank Marketing Association (monthly).* This is the principal journal for financial institutions marketing. Contains articles on marketing new services, examples of effective advertising and public relations techniques, and reviews of new books and products. $48.00/year

Marketing Monograph. *Financial Institutions Marketing Association (irregular).* Concise, single-topic reports on marketing financial services. Topics have included sales tracking, commercial lending, personal financial planning, and telemarketing. (Available to members only)

Books

Bank Marketing Research: A Practical Guide, *by Iana L. Schnitzer. American Bankers Association, 1983, 246p.* A guide to productive use of the tools of marketing research, from the perspectives of both bank management and research practitioners. $60.00

Bankers in the Selling Role: A Consultative Guide to Cross Selling Financial Services, *by Linda Richardson. John Wiley & Sons, 1981, 168p.* Teaches the use of "consultative selling," as opposed to the hard-sell approach, for individualizing sales calls, meeting customer needs, and developing long-term customer relationships. $29.95

Bankers Who Sell: Improving Effectiveness in Banking, *by Leonard L. Berry and others. Bank Marketing Association, 1985, 158p.* Using a nationwide Bank Marketing Association study, the authors identify the essential components of a bank sales program, with practical suggestions for both salespeople and executives. $25.00

Effective Public Relations and Communications: A Handbook for Banks. *American Bankers Association, 1982, 130p.* A practical, hands-on guide to communicating with the public, employees, customers, directors, and stockholders, with specific advice on news releases, brochures, and interviews. $49.90

Marketing Financial Services: A Strategic Vision, *by James H. Donnelly, Jr. Dow Jones-Irwin, 1985, 268p.* An up-to-date review of financial services marketing, from planning to implementation, by a professor of marketing at the University of Kentucky. He emphasizes the changes in the traditional marketplace and adaption to the new customer-driven market. $25.00

Marketing for Financial Institutions. *Institute of Financial Education, 1982, 200p.* This textbook covers marketing organizations and planning, research, consumer behavior, pricing, advertising, and personal selling. Includes a sample site location analysis and marketing job description. $20.00

Marketing Planning for Financial Institutions. *Financial Institutions Marketing Association (FIMA), 1984, 223p.* Notebook and four audio cassettes. This manual addresses marketing planning at both the corporate (strategic) level and the product (operating) level. Includes exercises, sample marketing and corporate operating plans, a bibliography of sources, and a set of cassettes from FIMA's Marketing Planning Workshop. $195.00

Marketing Research for Financial Institutions. *Financial Institutions Marketing Association, 1986, 1 volume.* A nontechnical reference manual describing marketing research methods, questionnaire design, tabulation and analysis, and focus group interviews. Includes sample forms and a bibliography. $195.00

Sales Management for Savings Institutions. *Financial Institutions Marketing Association, 1983, 1 volume.* This manual covers sales planning; senior management's role in selling, coaching, and training personnel; sales presentations; and telephone sales. $195.00

Operations

Periodicals

Bank Systems and Equipment. *Gralla Publications (monthly).* Practical articles on automation methods and new equipment for financial institutions. Free

Magazine of Bank Administration. *Bank Administration Institute (monthly).* Focuses on financial institution operations such as accounting, personnel, security, automation, regulation, and payments systems. $30.00/year

Operations Alert. *U.S. League of Savings Institutions (biweekly).* A newsletter featuring practical suggestions on topics such as savings, lending, funds management, funds transfer, and service corporations. $80.00/year

Books

Bank Employee's Security Handbook, *second edition. Warren, Gorham & Lamont, 1982, second edition, 269p.* A textbook for the individual bank employee, which provides guidelines and self-tests on dealing with forgery, counterfeiting, robbery, and other security situations. $35.00

Bank Protection Manual. *American Bankers Association (looseleaf, updated as necessary with inserts).* A comprehensive review of guidelines and procedures for handling crimes against financial institutions, useful both as a training aid and for reference. Distribution is limited to financial institutions, regulatory agencies, and law enforcement agencies. $150.00

Bank Security Desk Reference. *Warren, Gorham & Lamont, 1981.* Intended as a single-source reference book on bank security. Covers the organization of a security department; procedures for physical, data, and personnel security; employee training; prevention of internal and external crime; and emergency planning. $48.00

Cost Analysis and Control in Banks, *by Leonard P. Cole. Bankers Publishing Company, 1985, 358p.* A practical resource for accounting and financial officers, and for managers involved in product management, pricing, financial planning, budgeting, and profit improvement. $43.00

Crisis Management at Financial Institutions, *by David Giesen. U.S. League of Savings Institutions, 1985, 46p.* A new edition of the League's brief manual on planning for and handling natural disasters, crime, and financial crises. $39.95

The Effective Branch Manager, *second edition, by Albert Brown, Jr. Bankers Publishing Co., 1983, 127p.* A guide to developing management skills. Covers planning, budgeting, supervision, and communication in a branch bank. $25.50

Electronic Banking, *by Allen H. Lipis. John Wiley & Sons, 1985, 220p.* An overview of electronic banking, including new product strategies, retail and wholesale services, and the future of EFT within interstate banking. $39.75

Functional Cost Analysis: Average Banks. *Federal Reserve Bank of Dallas (annual).* An annual study on the comparative costs of various bank functions, by asset size, based on data from more than 600 U.S. banks. Free

How to Manage Financial Systems. *Financial Managers Society, 1982, 400p.* A savings executive's guide to planning, implementing, and controlling effective systems, both manual and automated, for management information and customer services. $12.50

Implementing Mergers and Acquisitions in the Financial Services Industry. *American Bankers Association, 1985, 283p.* This text is based on a study of merger and acquisition practices conducted by Ernst & Whinney, a review of the recent literature, and interviews with 80 executives. It discusses planning, corporate cultures, product management, human resource management, service delivery, and financial management. $400.00

Improving Bank Profits: How to Decrease Operating Expenses and Increase Income, *by Paul F. Jannott. Bankers Publishing Company, 1984, 227p.* The author, senior vice president at a large midwestern bank, presents 85 ways to reduce personnel expenses, cash costs, and other operating expenses, to decrease operating losses, and to increase fee income. $39.00

The Insurance Guide for Savings Institutions, *by Edgar W. Armstrong, Jr. U.S. League of Savings Institutions, 1983, 116p.* Identifies the most appropriate and cost-effective insurance policies and administrative procedures for savings institutions. Covers insurance administration, blanket bonds, computer crime, specialty coverages, professional and fiduciary liability, and general liability and property insurance. $39.95

Managing a Bank Department: A Planning Guide. *American Bankers Association, 1984, 212p.* A guide to developing and implementing effective long-range plans, evaluating a planner's performance, and making the corporate planning staff more responsible to the department manager's planning needs. $75.00

Modern Banking Checklists, *third edition. Warren, Gorham & Lamont, 1981.* Provides management checklists for banking operations including customer services, lending regulation compliance, advertising, management, branch administration, and personnel. Looseleaf updates. $97.50 (main volume)/$55.00 (semiannual supplement)

The Retention of Bank Records. *American Bankers Association, 1984, 171p.* Summarizes the state and federal laws and legal principles involved in a records retention plan. $33.00

Savings Institution Operations: A Functional Approach. *Institute of Financial Education, 1985, 415p.* Provides a comprehensive overview of savings institution operations, including the lending function, deposit accounts and services, accounting, internal auditing, data processing, personnel, marketing, and management. $22.95

Security Guidelines for Electronic Data Processing Operations, *by Donald G. Miller. Bank Administration Institute, 1985, 107p.* With the emphasis on physical security, this book offers a technique to determine risk and justify security; outlines specific security guidelines; describes principal areas of concern for bank examiners; and suggests a format for a physical security plan. $48.00

Teller Operations, *eighth edition. Institute of Financial Education, 1983, 174p.* For use in the orientation and training of new tellers. Discusses the nature and operation of savings institutions and provides details of the operations that tellers perform. $13.95

Real Estate

Periodicals

Economic News Notes for the Building Industry. *National Association of Home Builders.* Includes three series of reports: the monthly "Housing Starts Bulletin," which reports actual starts in the previous month; the quarterly "Metro Forecast," which projects expected housing starts by SMSA; and the "Monthly Report," which provides analyses of factors affecting the housing industry. $125.00/year

Housing and Development Reporter. *Bureau of National Affairs (weekly).* A reporter and reference service covering major programs, trends, and activities in housing and community development. Includes complete texts of significant legislation, regulations, and court decisions, and recently expanded coverage of the mortgage securities market, public/private ventures, urban revitalization, etc. $556.00/year

Mortgage Banking. *Mortgage Bankers Association of America (monthly).* Articles on mortgage banking, housing finance, the secondary mortgage market, and urban revitalization. Each issue includes a statistical section on mortgage market trends. $27.00/year

Real Estate Research Reports. Many metropolitan areas have voluntary committees, comprised of real estate professionals, which publish quarterly or annual reports on local housing and development trends and statistics.

Real Estate Review. *Warren, Gorham & Lamont (quarterly).* Substantive articles on real estate and related subjects written by real estate, legal, and accounting experts. $54.00/year

Secondary Mortgage Markets. *Federal Home Loan Mortgage Corporation (quarterly).* A quarterly journal for mortgage market professionals. $30.00/year

Books

Alternative Mortgage Instruments, *by Peter M. Barnett. Warren, Gorham & Lamont, 1984.* Main volume and cumulative supplement. A practical guide to the financial and legal issues related to alternative mortgage instruments, designed for use by accountants, attorneys, financial officers, and loan officers. $72.00(main volume)/$32.50(annual supplement)

The Appraisal of Real Estate, *eighth edition. American Institute of Real Estate Appraisers, 1983.* A basic text on real estate appraisal, including neighborhood and site analysis, economic trends, and building costs. Intended as a guide to the preparation of formal appraisal reports. $25.00

Barron's Real Estate Handbook, *by Jack C. Harris. Barron's, 1984, 569p.* This reference book is comprised of an extensive, illustrated real estate glossary and a series of tables for making finance and investment calculations using simple mathematics. $12.95

Basic Income Property Appraisal, *by Donald R. Epley and James H. Boykin. Addison-Wesley Publishing Company, Inc., 1983, 491p.* This text, balanced between theory and sample problems, discusses the basis of value market analysis, the valuation process, the direct sales comparison and cost approaches to value, renovation analysis, and special cases. $36.95

Construction and Development Financing: Law, Practice, Forms, *by Richard Harris. Warren, Gorham & Lamont, 1982.* Main volume and cumulative supplement. A comprehensive text on the financing of the entire range of the land development and construction process, from raw land to finished building. $77.00(main volume)/$37.65(annual supplement)

Construction Lending: Financing the Creation of Value and Entrepreneurship, *by Joseph Tockarshewsky.* American Bankers Association, 1983, 177p. An overview of construction lending: the anatomy of a loan, preparation for the risks of lending, legal aspects, and monitoring the overall process. $27.00

A Guide to Equity Lending: Second Mortgages, Open-End Equity Loans and Wraparounds, *by Wayne Bengtson. U.S. League of Savings Institutions, 1984, 113p.* An explanation of the competitive market and the operational, underwriting, and legal aspects of developing a sound equity loan program. Discusses closed-end credit, open-end credit, and wraparound loans, and includes an appendix of sample documents. $40.00

Federal Regulation of Real Estate, *revised edition, by Paul Barron. Warren, Gorham & Lamont, 1983.* A comprehensive volume of all federal legislation relevant to real estate transactions, with in-depth analysis of each statute and appendices of source material. $54.00 (main volume)/$37.25 (annual supplement)

Handbook of Mortgage Banking: A Guide to the Secondary Mortgage Market, *by James M. Kinney and Richard T. Garrigan. Dow Jones-Irwin, 1985, 614p.* Directed to both executives and students, this handbook covers hedging alternatives; management of inventory, production, finance, and administration; mortgage servicing value; mortgage-backed securities; marketing portfolio loans; and determining yields. $60.00

Income Property Lending. *Institute of Financial Education, 1983, 245p.* Covers income property lending policies and organization; the application process; appraising various types of property; evaluating the borrower; negotiating and closing the loan; servicing the loan; and dealing with problem loans. $29.95

Introduction to the Secondary Mortgage Market, *revised edition, by Dall Bennewitz. U.S. League of Savings Institutions, 1984, 86p.* This primer describes the fundamentals of the secondary mortgage market, including buyer and seller roles, government agency involvement, federal regulations, and marketing strategies for savings institutions. $15.00

Mortgage Discount Package: A Bargaining Aid, *by Thomas J. Parliment and Michael Wilson. U.S. League of Savings Institutions, 1982, 105p.* A guide for renegotiating low-rate mortgages. Shows how to use the original mortgage rate, the assumed remaining loan life, and the expected reinvestment yield to arrive at a range of renegotiating rates to offer the borrower. $25.00

Mortgage Loan Servicing, *fifth edition. Institute of Financial Education, 1983, 296p.* Provides technical information on all areas of residential mortgage loan servicing, as well as sample cases and servicing policies, and appendices of regulatory information. $19.95

Real Estate, *eighth edition, by George F. Bloom, et al. John Wiley & Sons, 1982.* A popular introductory text covering the marketing, production, financing, and value analysis of residential and commercial real estate. $32.95

Residential Mortgage Lending, *by Marshall Dennis. Reston Publishing, 1985, 377p.* This sequel to *Mortgage Lending: Fundamentals and Practices* deals exclusively with residential loans and includes new case studies and new chapters on alternative instruments, processing and marketing of loans, and mortgage-backed securities. A basic, practical text on all aspects of residential mortgage loans. $60.83

Second Mortgage Lending From A to Z. *Bankers Research, 1984, 266p.* A guide to second mortgage marketing, credit criteria, processing, delinquencies and collections, and asset/liability management for second mortgage lenders. $98.00

Reference Books

American Heritage Dictionary of the English Language. *Houghton Mifflin, 1984.* A good choice for a medium-size, less expensive dictionary. $21.95

The Bankers Desk Reference. *Warren, Gorham & Lamont, 1984.* This handbook provides an overview of the banking system, bank deposits, consumer credit, commercial lending, and funds management. It is supplemented by an annual yearbook, which reviews industry trends and statistics. $45.00

Banking Literature Index. *American Bankers Association (monthly).* An index to more than 170 periodicals for articles on banking trends, issues, and operations. $140.00/year

Banking Terminology. *American Bankers Association, 1985.* Defines more than 5,000 banking terms and 190 commonly used acronyms in clear, concise language. $30.00

The Desktop Bank Directory. *Rand McNally and Company (annual).* Geographic listing of U.S. banks and branches. Includes officers' names, financial data, routing numbers, and correspondent banks. $49.95

Dictionary of Banking and Finance, *by Jerry M. Rosenberg. John Wiley & Sons, 1982, 690p.* More than 10,000 terms are defined, with definitions keyed to the source documents listed in the appendix. $24.95

The Dow Jones-Irwin Business and Investment Almanac. *Dow Jones-Irwin (annual).* A compendium of business information, with an emphasis on investment. Includes a review of the previous year's significant events and a summary of recent tax laws. $25.00

Economics Sourcebook of Government Statistics, *by Arline Alchian Hoel. Lexington Books, 1983, 271p.* This book explains the main government statistical series, how they are compiled, what they describe, and their strengths and weaknesses. $29.00

The Elements of Style, *third edition, by William Strunk, Jr., and E. B. White. Macmillan Publishing Co., 1979, 85p.* A concise and popular guide to grammar, punctuation, and composition. $6.95

Financial Publishing Company. Publishers of interest rate tables in chart and book formats. Tables are available for mortgage payments, mortgage-backed securities, installment lending, leasing, compound interest, and amortization.

A Glossary of Financial Service Terminology, *second edition. Institute of Financial Education, 1983, 83p.* Concise definitions for savings, lending, accounting, and real estate terms. $4.95

Gregg Reference Manual, *sixth edition, by William A. Sabin. McGraw-Hill, 1984, 326p.* Presents the basic rules for punctuation, grammar, capitalization, spelling, compound words, and word division. Includes style guide for letters, memos, reports, and manuscripts. $16.00

Handbook of Economic and Financial Measures, *by Frank J. Fabrozzi and Harry I. Greenfield. Dow Jones-Irwin, 1984, 225p.* A compilation of the major measures of economic and financial activity such as gross national product and leading, lagging, and coincident indicators. Each chapter describes the measure, its derivation, behavior over time, pitfalls, and uses. $50.00

The National Directory of Addresses and Telephone Numbers. *Concord Reference Books, Inc. (annual).* A single directory for access to government agencies, corporations, associations, universities, hotels, and airlines. $19.95

Rand McNally Road Atlas. *Rand McNally & Co. (annual).* Excellent all-purpose atlas of the United States and Canada. Maps for individual states include major roads, detailed inserts for large metropolitan areas, and county boundaries. Also includes city and town index. $5.95

Savings and Home Financing Source Book. *Federal Home Loan Bank Board (annual).* Historical statistics on savings and mortgage activity, balance sheet items, sources and uses of funds, cost of funds, and terms on conventional home mortgages. Free

Savings Institutions Sourcebook. *U.S. League of Savings Institutions (annual).* A statistical reference book that includes data on housing activity, savings, mortgage lending, savings institution operations, and governmental agency activity. $2.50

Special Libraries: A Guide for Management, *second edition, by Janet L. Ahrensfeld, et al. Special Libraries Association, 1981, 80p.* A manager's guide to the organization, staffing, and function of a corporate library. $15.50

Statistical Abstract of the United States. *United States Government Printing Office (annual).* The standard source for social, political, and economic statistics of the United States. Also useful as a guide to other statistical publications and sources. $16.00

Statistical Information on the Financial Service Industry, *third edition. American Bankers Association, 1984, 272p.* Covers economic trends; demographic and market data; trends in the nonfinancial sectors; consumer attitudes; sources and uses of funds; financial institutions' capital, earnings, and structure; the payments system; international banking; and government credit operations. $66.00

The Thorndike Encyclopedia of Banking and Financial Tables. *Warren, Gorham & Lamont, 1980.* A collection of tables for banking, investment, mortgage, and financial computations. An annual *Yearbook* supplements the *Encyclopedia* with additional tables and related information about investments, taxes, and state usury laws. $79.50 (main volume)/$53.00 (annual yearbook)

The U.S. Savings and Loan Directory. *Rand McNally and Company (annual).* Officers' names, branch locations, routing numbers, correspondent banks, holding companies, and financial data are compiled in two volumes with a geographic arrangement. Demographic and industry statistics are also included for each state and territory. $89.50

World Almanac and Book of Facts. *Newspaper Enterprise Association (annual).* A comprehensive one-volume reference source for all types of factual and statistical information. $4.95

Retail Financial Services

Periodicals

Journal of Retail Banking. *Consumer Banking Association (quarterly).* Articles on the development, marketing, and performance of retail financial services. $64.00/year

100 Highest Yields. *Advertising News Service, Inc. (weekly).* A newsletter listing the highest yields advertised by FDIC- and FSLIC-insured institutions for a variety of certificates of deposit, with their compounding methods and annual effective yields. $84.00/year

Books

Bank Cards. *American Bankers Association, 1983, 269p.* This textbook discusses the bank card in the American economy: types of cards and fees, marketing, credit control, bank card operation, profitability, collection, security, payment systems, network access, competition, and legal and regulatory issues. $27.00

Deposit Accounts and Services. *Institute of Financial Education, 1985, 359p.* A manual explaining how deposit accounts fit into the world of investments, how they are established, characteristics of account ownership, and features and benefits of various accounts. The emphasis is on the practical aspects of serving customers. $19.95

Guide to the Brokerage Revolution, *by Lisa McCann. Bankers Research, 1984, 340p.* An in-depth report on banks and thrifts in the brokerage business: the nature of the business, setting up an operation, marketing consideration, and future trends. $98.00

IRA Basics, *third edition. Institute of Financial Education, 1984, 173p.* This third edition of the basic text on IRAs for savings institutions covers legislation, retirement options, eligibility, contributions, distributions, IRA administration, and reporting requirements. $13.95

Insurance Operations by Savings Institutions: An Introduction, *by Harold B. Olin. U.S. League of Savings Institutions, 1985, 124p.* A discussion of the opportunities, obstacles, and regulations in the insurance business. The appendices contain major Bank Board regulations, pertinent journal articles, a glossary of insurance terms, a bibliography on insurance topics, and a set of case studies illustrating different types of agency operations. $15.00

Personal Financial Planning: Making It a Bank Business. *Bank Administration Institute, 1985, 68p.* Summarized proceedings from a BAI seminar on researching the market for personal financial planning, organizing and staffing the service, legal implications, and using computer time-sharing and microcomputer support. $36.00

Pricing Bank Services and Loans. *Sheshunoff (annual).* Annual survey of over 1,600 bankers concerning the pricing of personal bank services (checking, NOW, money market, and savings accounts), commercial services (deposit accounts, retail, and corporate services), and loans (personal, home mortgage, commercial, and agricultural). Includes analysis by state and by deposit size. $150.00

Pricing Deposit Services: A Decision Making Handbook, *by L. Biff Motley. Bankers Publishing Company, 1983, 217p.* The author discusses pricing fundamentals, then applies them to a variety of deposit services, with a focus on costs, revenues, breakeven points, net income computation, and likely losses of accounts. The last chapter covers the monitoring of competitors' services, pricing techniques, and policies. $37.00

Retail Deposit Services Report. *American Bankers Association (annual).* Results of the American Bankers Association annual survey of 500 banks, grouped by asset size, concerning volume of deposits, interest rates, fees, and various types of deposit accounts. $60.00

Savings Accounts, *sixth edition, by William C. Prather. Institute of Financial Education, 1981, 1106p.* The sixth edition of the definitive text on savings accounts. Discusses in detail their legal aspects, ownership, regulations, insurance, and administration. $29.95

List of Publishers

Addison-Wesley Publishing Co., Inc.
1 Jacob Way
Reading, MA 01867
(617) 944-3700

Advertising News Service
860 Federal Highway
North Palm Beach, FL 33408-3825
(205) 627-7330

American Bankers Association
Order Processing Department
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 467-6660

American Banker
One State Street Plaza
New York, NY 10004
(212) 943-6700

American Institute of Certified
Public Accountants
Order Department
1211 Avenue of the Americas
New York, NY 10036
(212) 575-6200

American Institute of
Real Estate Appraisers
430 North Michigan Avenue
Chicago, IL 60611
(312) 440-8171

American Management Associations
135 West 50th Street
New York, NY 10020
(212) 586-8100

Association of Information Managers
for Financial Institutions
111 East Wacker Drive, Suite 2221
Chicago, IL 60601
(312) 938-2576

Bank Administration Institute
60 Gould Center
Rolling Meadows, IL 60008
(312) 228-6200

Bank Marketing Association
309 West Washington Street
Chicago, IL 60606
(312) 782-1442

Bankers Publishing Company
210 South Street
Boston, MA 02111
(617) 426-4495

Bankers Research
12 Avery Place
Post Office Box 431
Westport, CT 06880
(203) 227-1237

Barron's
22 Cortlandt Street
New York, NY 10007
(212) 285-5243

Bureau of National Affairs
1231-25th Street, N.W.
Washington, D.C. 20037
(202) 452-4402

Capitol Publications, Inc.
1300 North 17th Street
Arlington, VA 22209
(703) 528-5400

Commerce Clearing House
4025 West Peterson Avenue
Chicago, IL 60646
(312) 583-8500

Concord Reference Books
135 West 50th Street
New York, NY 10020
(212) 307-1491

Consumer Banking Association
1300 North 17th Street
Arlington, VA 22209
(703) 276-1750

Council of Financial Competition
Grant House
307 Fifth Street, N.E.
Washington, D.C. 20002
(202) 547-1400

Dealers' Digest, Inc.
150 Broadway
New York, NY 10038
(212) 227-1200

Dow Jones-Irwin, Inc.
1818 Ridge Road
Homewood, IL 60430
(312) 798-6000

Dryden Press
901 North Elm
Hinsdale, IL 60521
(312) 325-2985

Federal Home Loan Mortgage
Corporation
Post Office Box 37248
Washington, D.C. 20013
(202) 789-4700

28

Federal Reserve Bank of Dallas
Station K
Dallas, TX 75222
(214) 651-6111

Federal Reserve Board
20th and C Streets, N.W.
Washington, D.C. 20551
(202) 452-3000

FHLB System Publication Corporation
655 - 15th Street, N.W.
Suite 510
Post Office Box 28323
Washington, D.C. 20038

Financial Institutions Marketing
Association
111 East Wacker Drive
Chicago, IL 60601
(312) 938-2570

Financial Managers Society
for Savings Institutions
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

Financial Publishing Company
82 Brookline Avenue
Boston, MA 02215
(617) 262-4040

Forbes Inc.
60 Fifth Avenue
New York, NY 10011
(212) 620-2200

Geyer-McAllister Publications
51 Madison Avenue
New York, NY 10010
(212) 689-4411

Gralla Publications
1515 Broadway
New York, NY 10036
(212) 869-1300

Harper & Row
10 East 53rd Street
New York, NY 10022
(212) 593-7000

Harvard Business Review
Subscription Service Department
Post Office Box 3000
Woburn, MA 01888
(800) 792-5400

Houghton Mifflin Company
2 Park Street
Boston, MA 02107
(617) 725-5000

Institute of Financial Education
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

Institutional Investor, Inc.
488 Madison Avenue
New York, NY 10022
(212) 303-3300

John Wiley & Sons
One Wiley Drive
Somerset, NJ 08873
(201) 469-4400

Kaplan, Smith & Associates, Inc.
919 - 18th Street, N.W.
Suite 200
Washington, D.C. 20006
(202) 463-0450

Learning Concepts, Inc.
8517 Production Avenue
San Diego, CA 92121
(619) 578-5900

Lexington Books
125 Spring Street
Lexington, MA 02173
(617) 862-6650

Macmillan Publishing Company
866 Third Avenue
New York, NY 10022
(212) 935-2000

McGraw-Hill, Inc.
1221 Avenue of the Americas
New York, NY 10020
(212) 997-1221

Mortgage Bankers Association
of America
1125 - 15th Street, N.W.
Washington, D.C. 20005
(202) 861-6590

Mortgage Commentary Publications
Post Office Box 30240
Bethesda, MD 20814-0240
(301) 654-5580

National Association of Home Builders
15th & M Streets, N.W.
Washington, D.C. 20005
(202) 452-0200

National Council of Savings Institutions
1101 - 15th Street, N.W., Suite 400
Washington, D.C. 20005
(202) 331-0270

29

National Thrift News
156 East 52nd Street
New York, NY 10022
(212) 944-1800

Newspaper Enterprise Association
200 Park Avenue
New York, NY 10017
(212) 557-9651

Personnel Journal
Post Office Box 2440
Costa Mesa, CA 92626
(714) 646-3931

Planning Executives Institute
5500 College Corner Pike
Oxford, OH 45056
(513) 523-4185

Polk, R. L. & Company
Post Office Box 1340
Nashville, TN 37202
(615) 889-3350

Prentice-Hall, Inc.
Englewood Cliffs, NJ 07632
(201) 592-2000

Quorum Books
c/o Greenwood Press
Post Office Box 5007
Westport, CT 06881
(203) 226-3571

Rand McNally & Company
Post Office Box 7600
Chicago, IL 60680
(312) 673-9100

Research Institute of America
589 Fifth Avenue
New York, NY 10017
(212) 755-8900

Reston Publishing Company
c/o Prentice-Hall, Inc.
Englewood Cliffs, NJ 07632
(201) 592-2000

Robert Half International Publications
available from any of the 80 offices in the United States

Robert Morris Associates
1616 Philadelphia National Bank Building
Philadelphia, PA 19107
(215) 665-2850

SAF Systems and Forms
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

Salomon Brothers
One New York Plaza
New York, NY 10004
(212) 747-7000

Sheshunoff and Company, Inc.
Post Office Box 13203,
Capitol Station
Austin, TX 78711
(512) 472-2244

Simon and Schuster, Inc.
1230 Avenue of the Americas
New York, NY 10020
(212) 245-6400

Special Libraries Association
1700 – 18th Street, N.W.
Washington, D.C. 20009
(202) 234-4700

Time, Inc.
1271 Avenue of the Americas
New York, NY 10020
(212) 586-1212

TWH Corporation
P. O. Box 1985
Athens, GA 30603
(404) 353-3222

U.S. Government Printing Office
Superintendent of Documents
Washington, D.C. 20402
(202) 783-3238

U.S. League of Savings Institutions
111 East Wacker Drive
Chicago, IL 60601
(312) 644-3100

The Wall Street Journal
200 Burnet Road
Chicopee, MA 01021
(413) 592-7761

Warren, Gorham & Lamont, Inc.
210 South Street
Boston, MA 02111
(617) 423-2020

30

Federal Home Loan Bank
of San Francisco
600 California Street
Post Office Box 7948
San Francisco, CA 94120-7948
(415) 393-1000

Federal Home Loan Bank
of Seattle
1501 Fourth Avenue
Seattle, WA 98101-1693